

SHIPPING.

ARRIVALS.

Oct. 23, TRIUMPH, German str. 676 J. Petersen
Fakhti 22nd Oct., General.—Ed. SCHALL
HASS & Co.

Oct. 23, ALWINE, German str. 400. C. Petersen
Fakhti 19th October, and Rainbow 21st, Ge-
neral.—WEISER & Co.

Oct. 23, DECIMA, German steamer. 235. C.
Fakhti 19th October, and Rainbow 21st, Ge-
neral.—WEISER & Co.

SIEMSEN & Co.
Oct. 23. ANCONA, British str., 1,898. W. D.
Mudie, Yokohama 15th Oct., and Shanghai
20th, Mails and General.—P. & O. S. N. Co.
Oct. 23. ORREDALE, British str., 2,269. Sharp
Mojj 17th Oct., Conals.—DODWELL, CAN.
LILL & Co.
Oct. 23. STANFIELD, British bark, 570, Clark
Singapore 27th Sept. Timber.—C. INNES.

Oet. 23. BUTLER, British steamer, 2,300 T. G. Worcester, R.N.R., Bombay 5th Oct. and Singapore 17th, Mails and General.-P. & O. S. N. Co.

Oet. 23. MATHILDE, German str., 600. P. Moos. Quinhon 18th Oct., and Tonraae 20th. Coal and General.-SREMSEN & Co.

Oet. 23. OLDE, British str., 2,343, J. L. Parfit R.N.R. Shanghai 21st Oct., Mails and

•CLEARANCES.
AT THE HARBOUR MASTER'S OFFICE.
23RD OCTOBER.
Bittern, German sch., for Singapore.
Taisang, British str., for Shanghai.
Hoi loong, British str., for Swatow.
Alerina, German str., for Hoihow.

Triumph, Colusa str. for Amoy.
 Zafiro, British str., for Amoy.
 Onlong, British str. for Shanghai.
 Gerda, German str. for Yokohama.

DEPARTURES.
None.

PASSENGERS.
ARRIVED.

Per Ancona, str. from Thodades. For Ismaili
—Mrs. Ingles, and 3 Misses Ingles. For Ismaili
—Mrs. J. A. Douglas and Miss Douglas. From
Hongkong. —Mr. H. J. Pye. From Koba. —Mr.
and Mrs. R. C. Patterson. Mr. J. M. Coombs
Capt. Wenceslaus Morcas. Messrs. Burdeshaw King
Chuk. Sam. K. F. Fung. F. Hiras. Bow King
and C. D. Wilkins. From Nagasaki. —Mr.
K. Kuroki. His Grace the Duke of Newcastle

Per Cutler, str., for Hongkong from London.—
—Mrs. Reid, Com. J. E. Bearcroft, R.N. Lieut.
—J. L. Barnardiston, Miss Smith, Sub-Lieut. 1
Barton, R.N. Midshipman C. E. Lloyd Thomas
Lieut. Noel Grant, Mr. Thos. Smith, and Mr.
Ezekiel. From Bombay.—Vessels: J. W. Oil
and P. Yoffer. From Singapore.—Mr. H.
Breckland. For Shanghai from London.—Mr.

Brown, M. Moore, and Dawson, and Mr. Sandell.
From Penang—Mr. Quick. For Yokohama
from London—Miss Webb from Bombay—
Mr. S. Connell. For Nagasaki from Singapore.
Mrs. Okato Ekiner.
Per Clyde, str., from Shanghai for Hongkong
and—Mr. Benjamin Behin, Mr. Li-yo-sen, Mr. at
Mrs. Incura, Mrs. Miano Kiko, Mrs. Yamat

Calcutta.—Messrs. I. Hemadani and Co. 1, Esplanade.
London.—Mr. and Mrs. G. Miller and Infants.
Misses J. Rhind and Schaff, Master L. J. Swatow.
Mr. and Mrs. S. J. Hudson, For London via
Marseilles.—Mr. J. Y. Pardon,
DEPARTED.
Per *Hailan*, for Swatow.—Mr. T. Watters.
TO DEPART.
Per *Hailan*, for Swatow.—Miss Smith.

VISITORS AT HOTEL
HONGKONG HOTEL.

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| Mr. G. Armstrong | Mr. A. B. Macdonald |
| Lt. E. J. Barlow | Mr. & Mrs. C. P. Marshall |
| Mr. F. J. Bishop | Mr. J. McWilliams |
| Mr. R. Bohin | Mr. T. Mitchell |
| Mr. Chamberlain | His Grace the Duke |
| K. R. Rudinski | Newcastle and val- |

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| Mr. J. Cusack | son |
| Mr. John M. Cook | Mr. & Mrs. von der Pfordt |
| Major Coplin | ten and two children |
| Mr. & Mrs. H. Dent | Mrs. F. W. Phillips |
| Mrs. & Miss Douglas | Mr. A. C. Potts |
| Mr. & Mrs. Grunwald | Mr. P. J. Shean |
| Mr. J. Hamada | Mr. H. A. S. Thompson |
| Mr. & Mrs. F. Huntington | Miss L. Walter |
| Mr. J. Kinghorn | Mr. E. R. Warner |
| Mr. J. Kirkwood | Mr. R. H. Wool |
| Mr. J. R. Lambetter | |

| | MR. A. LYMAN | MOUNT AUSTIN HOTEL. |
|-----|------------------------|------------------------|
| 274 | Mr. John Andrews | Commander Ingram, R |
| | Mr. S. B. Benjamin | Major Keltart |
| XY | Mr. H. E. Borchard | Mr. McConachie |
| | Commander Hoyer | Mr. H. F. Meserink |
| ath | Mr. Hart Buck | Captain Murry |
| | Dr. & Mrs. Cantlie | Mrs. Van Nierop |
| | Mr. Cochran | Mrs. Offenberg & child |
| | Mr. & Mrs. C. C. Cohen | Mr. W. Shole |
| | J. R. Connerly | Mr. C. Smith |

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|---------------------------------------|----------------------|
| Mr. A. J. Benson | Mr. H. E. Tomkins |
| Mrs. Hagar, governess & 2 children | Mr. F. C. Wilford |
| Mess. Imbault Huard | Captain Young |
| Mr. & Mrs. E. A. Hewett | |
| WINDSOR HOTEL. | |
| Mr. W. G. Allen | Mr. & Mrs. Geo. Holm |
| Mr. J. F. Beniton | Mr. B. R. Joyce |
| Mrs. J. H. Bowker | Mr. Joh. Koch |
| Messrs. Harry Bowker | Mr. Mario Lampne |
| Messrs. Dufayre | Rev. J. M. Norton |

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|--------------------------------|--------------------------|
| Mr. A. D. Gendria | Mr. Geo. L. Tomlin |
| Mr. A. D. Gendria | Captain Welman, 63 Regt. |
| Capt. and Mrs. H. C. A. Harris | Mrs. Wolman |

VESSELS IN DOCK

FOREIGN DOCKS.—

KOWLOON DOCKS.—Amigo, H.M.S. Peacock

John Currier.

TO-DAY.
Sale of Government Stores, 11 a.m.
Sale of Furniture and Effects at Messrs.
E. Skeels & Co.'s, 2.45 p.m.
Band at the Officers' Mess, 8 p.m.

TRAMWAYS COMPANY, LIMITED
TIME TABLE.
(To be in force from 1st December 1898.)

WEEK DAYS.

| | |
|-------------------------------|---------------------------|
| 7.30 a.m. to 10.30 a.m. | Every quarter of an hour. |
| 11.30 a.m. to 12.30 p.m. | Every half hour. |

3.30 p.m. to 8.00 p.m. Every quarter of an hour.
Night cars at 8.45 p.m. and 9 p.m. and from 9.45
to 11.15 p.m. every half hour.

SATURDAYS.
Extra cars at 11.30 and 11.45 p.m.

SUNDAYS.
10.30 a.m. and 10.40 a.m.
Noon to 2 p.m. Every quarter of an hour.
Every quarter of an hour.

JOHN D. HUMPHREYS & SONS
General Managers.
Hongkong, 2nd December, 1892

PORTLAND CEMENT.

MANUFACTURED BY
THE ONODA CEMENT CO.
AND
THE NIPPON CEMENT CO.

THE UNDERSIGNED are now prepared to Execute Orders at Moderate Prices.

THE MITSUI BUSSAN KAISHA.

1893
Hongkong, 13th September, 1893.

INTIMATIONS.

BROWN, JONES & CO.
DEALERS IN
AMERICAN AND ITALIAN MARBLE,
AND HONGKONG GRANITE.

CEREMONY MEMORIALS.

Designs and Prices on application.
Office, 40, QUEEN'S ROAD CENTRAL.

A. S. WATSON & CO., LIMITED.

VEGETABLE & FLOWER SEEDS

SEASON 189-190.

The First Supermarket of our Supplies of

VEGETABLE SEEDS

for this season have arrived, and we are now

preparing the catalogue for prompt or forward

order. Our list of Catalogue with concise

descriptions of seeds can be obtained on applica-

tion. The list of seeds is arranged in alphabetical

order, and is sent to you on request. It is

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is perhaps due to it to a larger extent than

would be at first imagined. Progress and

the hurry and bustle of the age demand the

lively circulation of capital, and while the

seller finds that it does not pay to be obliged

to charge higher prices to cover the loss of

interest entailed by credit, the buyer in turn

prefers the receipt of discount to the indirect

benefit of retaining his capital. Both

parties have learnt the advantages of the

cash transaction, and the credit system in

retail trade may in the abstract be re-

garded as thoroughly condemned. We are

dealing, however, with the local applica-

tion of the two principles. Credit has

since the first hoisting of the flag been the

system upon which local business has

been done. Cash has never been properly

tried, for though tentative attempts have

been made to introduce it they have been

sporadic and uncoordinated experiments

which died very natural deaths, after brief

and unpopulous existence. Perhaps the

reasons have been the lack of a suitable

medium of exchange—the inapplicability of

the principle, the suspicion and doubt with

which it is regarded, the analytic examination

to which it is subjected before acceptance,

and last but not least, the security of our

currency. These might be legitimate

arguments in favour of the credit system

in the early days, but with bank notes

in circulation, the convenience of the

local Government, and the plentiful supply

of smaller coins, from the Canton Mint

no longer apply.

The Hongkong Hotel Company is the

instigator of the new crusade, and it becomes

a serious question whether it would not be

well for us to accept what at first to some

may appear a revolutionary innovation with

good reason. Times are hard and the pessimistic

outlook for the immediate future seems

justifiable as the rosier view. At any rate

the present presses hardly upon us as a

point for consideration, now is whether

an opportunity is not presented for riding

on the crest of a new and expensive custom,

and introducing generally the modern prin-

ciple of "cash down." No one can urge for

a moment that the credit is not a sure

thing which nearly all fall, and a delusion

which month by month leaves us rubbing

our eyes at its cost. Nowhere is such an

easy road to ruin presented to the young

man setting out in life as in Hongkong; the

evil and rottenness of the whole thing

require no amplification here. Apart, how-

ever, from this view there is another of

equal importance. Two-thirds, or perhaps

more correctly, one-half of the foreign

community pay the debts of the remainder.

They pay the liabilities of those who re-

fracture their profession of debt, for this is

the only way in which the tradesman can

combat the inevitable loss, to say nothing of

positive ruin, which the unpaid debts on his

file would entail. Now surely these are not

times when anyone wishes to pay the

enormous compensation which the tradesman

requires. Have we not had too much of this

seductive drain upon our pockets,

and has not the day come to give "small

profits and quick returns" a chance? The

new light between this rotten old cus-

tom of pasting the whole town with debt,

and the reform of cash, will be watched

with interest, and if the benefits of the latter

are shown to be real, we hope and believe

that the public will be glad to avail themselves

of them, even at the expense of the "little

"tear" we feel at parting with a familiar

friend—in this case we might say regular

and the inevitable trouble of carrying ready

money.

The delivery of the English mail was begun

at 8.08 p.m. yesterday.

The P. & O. steamer *City of Rio de Janeiro*, with

the American mail, left San Francisco for

this port via Yokohama on the 19th inst.

The funeral of Mr. J. M. J. Davis, whose

body was taken home by the steamer *Palmira*, was

held at the residence of his daughter, Mrs. J. M. J. Davis,

on Sunday, 22nd inst. The deceased was

aged 60 years, and was a native of the United States.

The date of the arrival of the steamer *City of Rio de Janeiro*, which

has been expected for some time, is now

fixed for the 24th inst. The steamer is

expected to arrive at 10.00 a.m. on that day.

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The P. & O. steamer *City of Rio de Janeiro*, which

has been expected for some time, is now

fixed for the 24th inst. The steamer is

three sailing yachts, and the line lost is

estimated at about fifteen. The yachts lost

were the *Yacht*, the *Yacht*, and the *Yacht*.

The *Yacht* was the first to be lost, and

the *Yacht* was the last to be lost.

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the *Yacht* was the last to be lost.

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